

**IN THE CLAIMS:**

Please AMEND the claims as follows:

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1. (CURRENTLY AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:
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- loading all customer and account data required for evaluating the customer and each of the accounts;
  - evaluating the customer and each of the accounts via an iterative function which uses the loaded customer and account data, wherein said evaluating determines which strategy of a plurality of strategies will be used to evaluate each account via the iterative function based on a type of the account, and evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account data being loaded at a time prior to said evaluating and being sufficient to evaluate the customer and each of the accounts by said evaluating without loading additional customer or account data; and
  - taking an action in accordance with a result of said evaluating.
2. (PREVIOUSLY AMENDED) A process as in claim 1, further comprising: providing the customer data and the account data to the process for evaluation on separate extracts.
3. (PREVIOUSLY AMENDED) A process as in claim 1, further comprising: providing the customer data and the account data to the process for evaluation on a plurality of extracts.
4. (ORIGINAL) A process as in claim 3, wherein different extracts are associable with different data sources.
5. (PREVIOUSLY AMENDED) A process as in claim 1, wherein at least one of the group consisting of the customer data and the account data are accessed for evaluation via the iterative function via virtual attributes.

6. (PREVIOUSLY AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

7. (PREVIOUSLY AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

8. (PREVIOUSLY AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

9. (PREVIOUSLY AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts for the same product or service via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

10. (PREVIOUSLY AMENDED) A process as in claim 1, wherein said evaluating comprising:

evaluating the customer and each of the accounts for the same product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts for the same product or service of the customer, wherein the first iterative function calls the second iterative function.

11. (ORIGINAL) A process as in claim 10, wherein the first iterative function is

an iterative decision tree and the second iterative function is an iterative matrix.

22. (ORIGINAL) A process as in claim 8, further comprising:  
storing results of iterations through the iterative function in a derived virtual attribute.

23. (CURRENTLY AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, said more than one account including accounts for different products or services, the process comprising:

providing an iterative function to evaluate the customer and each of the accounts, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;

iterating through the iterative function in accordance with the number of the accounts to thereby evaluate the customer and each of the accounts, wherein the iterative function determines which strategy of a plurality of strategies will be used to evaluate each account based on a type of the account, evaluates each account for the same product or service with the same strategy, and evaluates accounts for different products or services with different strategies; and

taking an action in accordance with a result of the evaluation of the customer.

24. (ORIGINAL) A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25. (ORIGINAL) A process as in claim 23, wherein the iterative function calls another iterative function.

26. (CURRENTLY AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

a computer-implemented evaluation device which loads all customer and account data required for evaluating the customer and each of the accounts, and evaluates the customer and each of the accounts via an iterative function which uses the loaded customer and account

data, wherein the evaluation device determines which strategy of a plurality of strategies will be used to evaluate each account via the iterative function based on a type of the account, and evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account data being loaded at a time prior to the evaluation by the evaluation device and being sufficient to evaluate the customer and each of the accounts by the evaluation device without loading additional customer or account data; and an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27. (PREVIOUSLY AMENDED) An apparatus as in claim 26, wherein the iterative function has virtual attributes and iterates through in accordance with the number of said accounts .

28. (CURRENTLY AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

computer-implemented evaluating means for loading all customer and account data required to evaluate the customer and each of the accounts, and for evaluating the customer and each of the accounts via an iterative function which uses the loaded customer and account data, wherein said means determines which strategy of a plurality of strategies will be used to evaluate each account via the iterative function based on a type of the account, evaluates each account for a same product or service via the iterative function with the same strategy and evaluates accounts for different products or services via the iterative function with different strategies, the loaded customer and account data being loaded at a time prior to said evaluating and being sufficient to evaluate the customer and each of the accounts by said means without loading additional customer or account data; and

means for taking action in accordance with a result of the evaluation by the evaluating means.

29. (CURRENTLY AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account for a first product or service, and more than one account for a second product or service different from said first product or service, comprising:

loading all customer and account data required for evaluating the customer and each of the accounts;

via an iterative function which uses the loaded customer and account data, determining whether each account is for the first product or service or for the second product or service,

evaluating the customer and each of the determined accounts for the first product or service with a first strategy, and

evaluating the customer and each of the determined accounts for the second product or service with a second strategy different from the first strategy, the loaded customer and account data being loaded at a time prior to said evaluating and being sufficient to evaluate the customer and each of the accounts via the iterative function without loading additional customer or account data; and

taking an action in accordance with said evaluating the customer and each of the determined accounts for the first product or service and said evaluating the customer and each of the determined accounts for the second product or service.

30. (CURRENTLY AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the determined accounts for the first product or service comprises:

evaluating the customer and each of the determined accounts for the first product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

31. (CURRENTLY AMENDED) A process as in claim 30, wherein said evaluating the customer and each of the determined accounts for the second product or service comprises:

evaluating the customer and each of the determined accounts for the second product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

32. (CURRENTLY AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the determined accounts for the first product or service

comprises:

evaluating the customer and each of the determined accounts for the first product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

33. (CURRENTLY AMENDED) A process as in claim 32, wherein said evaluating the customer and each of the determined accounts for the second product or service comprises:

evaluating the customer and each of the determined accounts for the second product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

34. (CURRENTLY AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the determined accounts for the first product or service comprises:

evaluating the customer and each of the determined accounts for the first product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts for the first product or service of the customer.

35. (CURRENTLY AMENDED) A process as in claim 34, wherein said evaluating the customer and each of the determined accounts for the second product or service comprises:

evaluating the customer and each of the determined accounts for the second product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts for the second product or service of the customer.

36. (CURRENTLY AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the determined accounts for the first product or service comprises:

evaluating the customer and each of the determined accounts for the first product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the first product or service of the customer, wherein the first iterative function calls the second iterative function.

37. (CURRENTLY AMENDED) A process as in claim 36, wherein said evaluating the customer and each of the determined accounts for the second product or service comprises:

evaluating the customer and each of the determined accounts for the second product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts for the second product or service of the customer, wherein the first iterative function calls the second iterative function.

Please ADD the following new claims:

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38. (NEW) A process as in claim 1, wherein said evaluating produces a respective decision for each account, the respective decision being a terminal node in a decision tree, and said taking an action executes decisions produced for accounts.

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39. (NEW) A process as in claim 23, wherein said iterating produces a respective decision for each account, the respective decision being a terminal node in a decision tree, and said taking an action executes decisions produced for accounts.

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40. (NEW) An apparatus as in claim 26, wherein the evaluation device produces a respective decision for each account, the respective decision being a terminal node in a decision tree, and the action taking system an action executes decisions produced for accounts.